

Amendments to the Claims

- Sub C1
- B1
1. (currently amended): A system for facilitating handling of a post-transactional dispute comprising:
at least one access terminal having a display and an input means;
a central server having an Internet web site stored thereon,
said display capable of displaying a plurality of pre-existing dispute handling forms having pre-defined content, said forms retrieved from said server and said web site ; and
a communication channel linking said terminal to said web site, and said ~~server to said web site ; and~~
~~a scanner coupled to said terminal, said scanner able to transform an image into computer readable format for transmission across said communication channel.~~
 2. (original): The system of claim 1 comprising a first access terminal for a dispute initiator and a second access terminal for a dispute responder.
 3. (original): The system of claim 1 comprising a form selection for a dispute initiator and a form selection for a dispute responder.
 4. (original): The system of claim 3 wherein said dispute initiator is an Issuer and said dispute responder is an Acquirer.
 5. (original): The system of claim 3 wherein said form selection for said initiator comprises a Retrieval Request , a First Chargeback and a Final Chargeback;
and said form selection for said responder comprises a Fulfillment and a Second Presentment.
 6. (original): The system of claim 2 comprising a third access terminal for administration and a fourth access terminal for finance.

7. (currently amended): A method for handling a post-transactional dispute between an Issuer and an Acquirer via an Internet connection to which are coupled at least one access terminal, the method comprising the steps of:

- (a) accessing an Internet web site from said terminal, said web site linked to a server comprising a plurality of pre-existing dispute handling forms stored thereon, said forms having pre-defined content;
- (b) choosing one of said pre-existing dispute handling forms;
- (c) responding to the requested field information pre-existing content on said form;
- (d) sending said form over said Internet connection to be routed by said server to a disputed party; and
- (e) repeating steps (a)-(d) for both the Issuer and the Acquirer.

8. (original): The method of claim 7 further comprising at least one document scanning device and the steps of:

- (a) scanning at said document scanning device at least one supporting document; and
- (b) sending said supporting document along with said form over said Internet connection to be routed by said server to a disputed party.

9. (original): The method of claim 8 wherein said scanning comprises one to five supporting documents.

10. (original): The method of claim 7 further comprising the steps of:

- (a) reviewing a report comprising said form by financial operations; and
- (b) transferring liability in response to said report to at least one of said Issuer from said Acquirer and said Acquirer from said Issuer.

11. (original): The method of claim 7 wherein said accessing step comprises the steps of:

- (a) requesting a User ID from administrative operations; and
- (b) receiving said User ID and a password.

12. (original): The method of claim 7 wherein said choosing one of said dispute handling forms comprises choosing from a form selection for said Issuer and a form selection for said Acquirer.

13. (original): The method of claim 12 wherein said form selection for said issuer comprises a Retrieval Request, a First Chargeback and a Final Chargeback; and said form selection for said Acquirer comprises a Fulfillment and a Second Presentment.

14. (original): The method of claim 7 wherein said sending step comprises one of viewing and downloading by said disputed party.

15. (currently amended): A method executed in a network computer system for facilitating handling of post-transactional disputes, the network computer system having a server and at least one access terminal, the method comprising the steps of:

- (a) accepting at said server a User ID and password from a first user at a first access terminal;
- (b) retrieving from said server a set of pre-existing first user dispute handling forms having pre-defined content which coincide with said User ID;
- (c) displaying said set of first user forms at said first access terminal;
- (d) receiving input entered on one of said first user forms at said first access terminal;
- (e) transmitting within said network said one of said first user forms to a second user in dispute with said first user;
- (f) notifying said second user at a second access terminal of said one of said first user forms;
- (g) accepting at said server a User ID and password from said second user at said second access terminal;
- (h) retrieving from said server a set of pre-existing second user dispute handling forms having pre-defined content which coincide with said second user User ID;
- (i) displaying said set of second user forms at said second access terminal;
- (j) receiving input entered on one of said second user forms at said second access terminal;
- (k) transmitting within said network said one of said second user forms to said first user;
- (l) notifying said first user at said first access terminal of said one of said second user forms; and
- (m) repeating steps (a)-(l) until all needed dispute handling forms have been transmitted.

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16. (original): The method of claim 15 further comprising the steps of :

- (a) retrieving at least one stored file from said server; and
- (b) attaching said file to said one of said forms.

17. (original): The method of claim 15 wherein said first user comprises an Issuer and said second user comprises an Acquirer.

18. (original): The method of claim 16 wherein said first user comprises an Issuer and said second user comprises an Acquirer.

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19. (original): The method of claim 17 wherein said set of Issuer forms comprises a Retrieval Request , a First Chargeback and a Final Chargeback; and said set of Acquirer forms comprises a Fulfillment and a Second Presentment.

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20. (original): The method of claim 15 further comprising the steps of :

- (a) receiving at said second access terminal at least one scanned document in computer readable format;
- (b) storing said scanned document on said server; and
- (c) attaching said scanned document to one of said forms.

21. (original): The method of claim 15, further comprising the steps of:

- (a) accepting at said server a User ID and password from a third user at a third access terminal;
- (b) retrieving from said server a set of reports which coincide with said third User ID;
- (c) displaying said set of reports at said third access terminal; and
- (d) receiving instructions to transfer monetary liability to at least one of said first user from said second user and said second user from said first user.

22. (original): The method of claim 15 wherein said accepting at said server steps comprise matching said User ID and password with a stored database on said server.

23. (currently amended): A computer-based method providing an Internet routing system for post-transactional dispute forms comprising the steps of:
at a first end-user site,

- (a) prompting an end-user for a User ID and password;
- (b) displaying a set of pre-existing dispute handling forms having pre-defined content in response to receiving said User ID;
- (c) collecting dispute-related data on said forms;
- (d) transmitting said dispute-related data on said forms to a central site for processing;

at said central site,

- (e) receiving said dispute-related data on said forms;
- (f) indexing said forms by said dispute-related data;
- (g) transmitting said forms to a second end-user site; and
making said forms available at said second end-user site for viewing and downloading.

24. (original): The computer-based method of claim 23 wherein said first end-user site comprises an Issuer site and said second end-user site comprises an Acquirer site.

25. (original): The computer-based method of claim 23 wherein said indexing comprises a code-based method.

26. (original): The method of claim 23 wherein said displaying comprises a set of Issuer dispute handling forms in response to receiving said User ID for an Issuer.

27. (original): The method of claim 23 wherein said displaying comprises a set of Acquirer dispute handling forms in response to receiving said User ID for an Acquirer.

28. (original): The method of claim 23 further comprising the steps of:

at said second end-user site,

- (a) prompting a second end-user for a User ID and password;
- (b) displaying a set of dispute handling forms in response to receiving said second end-user User ID;
- (c) collecting dispute-related data on said forms;
- (d) transmitting said dispute-related data on said forms to a said central site for processing;

at said central site,

- (e) receiving said dispute-related data on said forms from said second end-user site;
- (f) transmitting said forms to said first end-user site; and
- (g) making said forms available at said first end-user site for viewing and downloading.

29. (original): The method of claim 28 further comprising at said central site the step of indexing said forms by said dispute-related data.

30. (original): The method of claim 29 wherein said indexing comprises a code-based method.

31. (original): The method of claim 28 wherein said first end-user site comprises an Issuer site and said second end-user site comprises an Acquirer site.

32. (original): The method of claim 31 wherein said displaying at said first end-user site comprises a set of Issuer dispute handling forms; and said displaying at said second end-user site comprises a set of Acquirer dispute handling forms.

33. (currently amended): An Internet-based processing system for gathering and routing data for facilitating handling of a post-transactional credit dispute between credit Issuers and Acquirers, the system comprising:

a central server having Internet capabilities and a computer program stored thereon, wherein said program comprises a plurality of pre-existing data entry fields with respect to said dispute;

at least two end-user terminals having a display device, an input device and Internet capabilities, one of said end-user terminals for an Issuer and a second end-user terminal for an Acquirer;

an Internet web site coupled via a communication link to said server and accessible by said end-user terminals, said terminals capable of viewing said plurality of data entry fields;

an index system which categorizes at least one of said data entry fields within said central server; and

a document scanning device coupled to at least one of said end-user terminals for transforming paper images into computer readable format.

34. (original): The system of claim 33 wherein said document scanning device is coupled to said second end-user terminal for an Acquirer.

35. (original): The system of claim 33 wherein said index system comprises a code-based system.

36. (original): The system of claim 33 further comprising a third end-user terminal for adding, modifying and deleting end-users.

37. (original): The system of claim 33 further comprising a third end-user terminal for transferring credit liability between said Issuers and said Acquirers.

38. (previously added) The method of claim 7 wherein said sending comprises Extensible Markup Language (XML) schema.

39. (previously added) The computer-based method of claim 23 wherein at least one of said transmitting steps comprises Extensible Markup Language (XML) schema.